

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JEREMIAH D. AUSTIN  
MARY KAY AUSTIN  
Debtor(s)

Case No. 18-22597JCM

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/28/2018.
- 2) The plan was confirmed on 09/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/11/2019, 12/20/2019, 10/20/2021, 01/12/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/14/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,893.07.
- 10) Amount of unsecured claims discharged without full payment: \$65,343.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$147,828.90  
Less amount refunded to debtor \$2,702.98

**NET RECEIPTS: \$145,125.92**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$6,735.84  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,536.92  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$13,272.76**

Attorney fees paid and disclosed by debtor: \$2,525.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY METAL FCU	Unsecured	4,674.00	NA	NA	0.00	0.00
BUREAU INVESTMENT GROUP POR	Unsecured	199.68	453.08	453.08	52.34	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	7,167.00	7,167.94	7,167.94	827.97	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	2,732.79	2,732.79	315.66	0.00
CBNA	Unsecured	2,109.00	NA	NA	0.00	0.00
CBNA	Unsecured	29.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	2,383.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	70,843.00	68,915.92	0.00	39,036.15	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	134.85	134.85	134.85	0.00
HOLLY AUSTIN	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,146.00	1,146.18	1,146.18	132.40	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,062.00	1,062.81	1,062.81	122.77	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	4,263.00	4,263.85	4,263.85	492.52	0.00
MIDLAND FUNDING LLC	Unsecured	2,170.00	2,170.15	2,170.15	250.67	0.00
MIDLAND FUNDING LLC	Unsecured	421.29	709.65	709.65	81.97	0.00
NATIONWIDE BANK	Unsecured	4,908.00	NA	NA	0.00	0.00
PA SCDU*	Priority	0.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	504.49	504.49	58.27	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,769.00	2,769.31	2,769.31	319.88	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,059.16	4,864.50	4,864.50	561.90	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,675.00	3,074.09	3,074.09	355.09	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	1,135.00	1,135.57	1,135.57	131.17	0.00
QUANTUM3 GROUP LLC AGENT - VE	Unsecured	0.00	12,041.78	12,041.78	1,390.95	0.00
QUANTUM3 GROUP LLC AGENT - VE	Unsecured	4,107.00	4,588.13	4,588.13	529.97	0.00
QUANTUM3 GROUP LLC AGNT-CREE	Unsecured	1,289.00	1,289.94	1,289.94	149.00	0.00
SANTANDER CONSUMER USA D/B/A	Secured	38,736.02	38,736.02	38,736.02	38,736.02	3,082.21
SHEFFIELD FINANCIAL	Secured	12,273.09	12,273.09	12,273.09	12,273.09	1,714.44
SHEFFIELD FINANCIAL	Secured	3,274.50	3,603.90	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	775.57	710.99	710.99	82.13	0.00
SYNCHRONY BANK	Unsecured	3,618.19	2,717.80	2,717.80	313.93	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	30,768.38	26,315.64	26,315.64	26,315.64	1,279.71

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	22,000.00	25,135.53	25,135.53	2,903.41	0.00
WOODFOREST NATIONAL BANK	Unsecured	1,771.17	1,809.83	1,809.83	209.05	0.00
WOODFOREST NATIONAL BANK	Unsecured	2,405.29	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$39,036.15	\$0.00
Mortgage Arrearage	\$134.85	\$134.85	\$0.00
Debt Secured by Vehicle	\$65,051.66	\$65,051.66	\$4,361.92
All Other Secured	\$12,273.09	\$12,273.09	\$1,714.44
<b>TOTAL SECURED:</b>	<b>\$77,459.60</b>	<b>\$116,495.75</b>	<b>\$6,076.36</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$80,348.41</b>	<b>\$9,281.05</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$13,272.76</u>
Disbursements to Creditors	<u>\$131,853.16</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$145,125.92</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2023

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.